

REMARKS

This amendment is submitted in response to the Examiner's action dated January 30, 2007 having a shortened statutory period set to expire on April 30, 2007.

The courtesies extended by the Examiner to the undersigned Attorney during the recent telephonic interview concerning the format of the claims in this application are greatly appreciated.

By this Amendment, Applicant has cancelled Claims 1 and 4-6. Claim 8 has been amended to expressly recite that the data records discussed are "of an account". Similarly, the display means is now expressly recited a displaying a total the transaction group "of the transaction group"..."wherein the total of the transaction group can be readily reconciled..." in a manner which expressly sets forth the patentable utility of the apparatus recited within this claim. Further, Applicant urges the Examiner to consider that the language within this claim is both clear and definite when read by one having ordinary skill in this art.

Claim 15 has been amended in a similar manner and further, the first instruction set is clearly described within the claim as permitting the transaction group to be selectively treated "either as a single transaction or as a plurality of individual transactions..." in a manner which should clarify any lingering question.

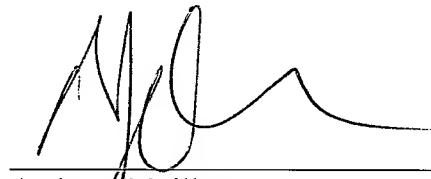
With respect to the Examiner's previous rejections regarding a lack of patentable utility, Applicant urges the Examiner to consider that, as amended herein, Claims 8 and 15 clearly recite the display of a total of a transaction group within a data processing system or the apparatus of Claim 8 and the display of such a total, in the opinion of Applicant, clearly qualifies as an intangible result placing these claims within the ambit of statutory subject matter.

Based upon this Amendment Applicant respectfully urges that all remaining objections and rejections should be withdrawn and that the remaining claims should be passed to issue.

CONCLUSION

No extension of time for this response is believed to be necessary. However, in the event an extension of time is required, that extension of time is hereby requested. Please charge any fee associated with an extension of time as well as any other fee necessary to further the prosecution of this application to **Deposit Account 09-0447**.

Respectfully submitted,



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